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(**T**he **G**uard **i**s **F**amily)



New law protects servicemembers

by Army Sgt. 1st Class Doug Sample, American Forces Press Service

WASHINGTON (AFPN) — A new law replacing the Soldiers' and Sailors' Civil Relief Act of 1940 provides servicemembers greater protections to handle personal financial and legal obligations, officials said.

President Bush signed the Service Members' Civil Relief Act into law Dec. 19.

"The focus of the (new act) is the same as under the SSCRA: To provide protections to servicemembers who have difficulty meeting their personal financial and legal obligations because of their military service," said Lt. Col. Patrick Lindemann, deputy director for legal policy in the office of the undersecretary of defense for personnel and readiness. This is significant, because it clarifies and updates SSCRA provisions and adds some protections. "Servicemembers on long-term deployments, or called to active duty, should not have to worry about their families in their absence being evicted from their quarters without sufficient legal protections, or

that they are paying on a leased car or apartment that they can't use, or about civil legal proceedings they can't attend because of their deployment," he said. "These are some of the situations the SCRA covers so that servicemembers are able to devote their energies to the military mission and the defense needs of the nation, and not on civil matters waiting for them at home," he said.

An automatic 90-day stay of civil proceedings upon application by the servicemember is what Colonel Lindemann called "a significant change" in the new act. This applies to all judicial and administrative hearings. Previously, stays were discretionary with the courts. The new relief act also makes it clear the 6-percent limitation on interest rates for pre-service debts requires a reduction in monthly payments, and any interest in excess of 6 percent is forgiven, not deferred, Colonel Lindemann said. The SCRA also expanded the protection against eviction. Under the SSCRA, servicemembers and their family who entered into a lease for \$1,200 or less could not be evicted without a court order. This amount is increased to \$2,400 and added an annual inflation adjustment. For 2004, the maximum will be \$2,465, significantly increasing the number of servicemembers entitled to this protection, Colonel Lindemann said.

The new relief act also gives the servicemember who has received permanent change-of-station orders or who is being deployed for 90 days or more the right to terminate a housing lease with 30 days' written notice. Before, servicemembers could be required to pay for housing they were unable to occupy.

One of the more significant new provisions is an added protection for motor-vehicle leases. Any active-duty servicemember who has received PCS orders outside the continental United States, or who is being deployed for 180 days or more, may terminate a motor-vehicle lease. The law prohibits early termination charges. "Now, servicemembers won't have to pay monthly lease payments for a car they can't use," Colonel Lindemann said.

"Servicemembers may not always realize all the protections they have under the law," Colonel Lindemann said. "If servicemembers have questions about the SCRA or the protections that they may be entitled to, they should contact their unit judge advocate or installation legal assistance officer for further assistance."

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Loans temporarily help reservists

by Staff Sgt. Michelle Thomas, American Forces Press Service

WASHINGTON (AFPN) — Overseas deployments can be tough on families. Naturally, the initial focus falls upon the emotional cost of separation. But, for guardsmen and reservists who own small businesses, the cost involved in a deployment takes on a whole new meaning.

For the past two years, the U.S. Small Business Administration's Military Reservist Economic Injury Disaster Loan program has provided loans to eligible small businesses to cover operating costs that cannot be met after a key employee is called to active duty. Often the "key employee" is the business owner, whose family depends on the income generated from the company. When Rick Parsons, who is assigned to the 401st Civil Affairs Battalion from Churchville, N.Y., deployed last year to Afghanistan, his veterinary practice took a major hit. Mr. Parsons and his wife, Marla, ran the hospital, with Mr. Parsons serving as its only veterinarian responsible for performing all surgeries, exams and emergency treatments. "During the year prior to Rick's deployment, we tried to hire a full-time vet," Mrs. Parsons said. When Mr. Parsons received his deployment orders, the search became even tougher. "People were hesitant to work as the sole vet in a small practice," Mrs. Parsons said. Finding a full-time vet was next to impossible. As a result, the Parsons hired part-time veterinarians, but the business ultimately suffered. When Mr. Parsons realized he could be on active duty for more than a year, he applied for assistance through the loan program.

"Many small businesses have had to cope with the loss of know-how and have been hurt financially by the absence of a key employee during the recent call-ups," said Hector V. Barreto, Small Business Administration administrator. "This loan program has helped many businesses survive, and the SBA will continue to support these dedicated men and women who have made such a great sacrifice in the course of serving their country." Small businesses like the Churchville Veterinary Hospital may apply for loans of up to \$1.5 million if they have been financially affected by the loss of an essential employee. These working-capital loans may be used to pay operating expenses that otherwise could have been covered if the reservist or guardsman hadn't been called to active duty. The loans cannot be used to refinance debt or expand the business, and the Small Business Administration determines the amount of economic injury. The filing period for the loans ends 90 days after the date the business owner or key employee is discharged from active duty. Now that Mr. Parsons has returned home from active duty, his wife said their business is still in a crunch because, as with any loan, the money has to be paid back.

To pay back the loan, the Parsons hired a full-time veterinarian to run their practice while Mr. Parsons took a job at a local university.

But Mrs. Parsons said the loan program provided some vital financial assistance when she and her husband needed it.

"We probably would have lost the practice if (the SBA) hadn't lent us the money," she said.

2004 Talbots Women's Scholarship Fund

Deadline: January 15, 2004

If you know of anyone who is interested in applying for the Talbots Women's Scholarship, here is the information. Applications are due mid-January. Please share with anyone who might qualify.

Sponsored by the Talbots Charitable Foundation, a philanthropic program of apparel retailer Talbots (http://www.talbots.com/), the Talbots Women's Scholarship Fund is a \$100,000 scholarship program that awards five \$10,000 scholarships and fifty \$1,000 scholarships annually to women seeking a bachelor's or associate's degree later in life. Since its inception in 1997, the fund has awarded college scholarships to 330 women ranging in age from their late twenties to their early sixties.

To be eligible, applicants must be women currently residing in the United States who earned a high school diploma or GED at least ten years ago; be seeking a degree from an accredited two- or four-year college, university, or vocational-technical school; and have at least two full-time semesters or twenty-four credits remaining to complete their undergraduate degree.

The deadline for entries is January 15, 2004, or until one thousand eligible applications have been received. Application forms will be available at the Talbots Website.

RFP Link: http://www.talbots.com/about/scholar/scholar.asp

American Airlines Opens Admiral Clubs to U.S. Servicemen and Servicewomen

American Airlines is now inviting U.S. military men and women under the Iraqi Freedom Rest and Relaxation (R&R) Program to spend time between flights at American's elegant Admirals Club facilities worldwide. At airports where there is no USO, returning servicemen and women in uniform or with military ID can enter the clubs free of charge to wait for their flights, enjoy complimentary snacks and soft drinks, watch TV, use the Internet or just stretch out and relax. The program starts today and runs for the duration of the R&R program. For more information, see

http://www.amrcorp.com/news/december03/12 military.htm

http://www.amrcorp.com/news/december03/12 military.htm>.

For more travel discounts, see

http://www.military.com/eCommerce/DealIndex

<http://www.military.com/eCommerce/DealIndex>

309 Million Frequent-flier miles donated to troops

By Tom Ramstack, THE WASHINGTON TIMES, Published December 24, 2003

Donors have contributed enough frequent-flier miles for more than 12,700 military service members to go home for rest and relaxation after tours of duty in Iraq. The Operation Hero Miles program is one of several goodwill campaigns operating nationally for U.S. soldiers in Iraq during the Christmas holiday season. Operation Hero Miles was started Nov. 1 by Rep. C.A. Dutch Ruppersberger, Maryland Democrat. By vesterday morning, the program had accumulated 309 million miles from 13 airlines and their customers at its Web site, www.heromiles.org. "We've been at it for over seven weeks," Mr. Ruppersberger said. "It's amazing the power of the Web." The flights carry soldiers arriving from Iraq from three U.S. ports of entry airports to their homes free of charge. The ports of entry are Baltimore-Washington International, Dallas-Fort Worth International and Hartsfield-Jackson Atlanta International airports. In September, the Pentagon began giving soldiers in Iraq two weeks of leave for rest and relaxation. Mr. Ruppersberger said he conceived of the idea after greeting returning soldiers Sept. 12 as they arrived at BWI. In response to questions about what could be done to help them, the mostly lower-ranking soldiers said they needed to get home. Mr. Ruppersberger said some of the soldiers told him, "We have to pay half a month's salary if not more to go home from BWI."

During a meeting with his staff, "we came up with this idea," Mr. Ruppersberger said. In November, Congress allocated \$55 million to help the soldiers pay their domestic travel expenses. However, the Congressional Research Service said the full cost is significantly greater. So far, the money is tied up in Defense Department efforts to develop rules and a plan for distributing it. "As of now, they're in midstage on this," said Sgt. John Talbott, spokesman for the Army's rest and relaxation program. "They're still ironing out the bugs." Operation Hero Miles is supposed to be a more immediate solution. The free trips are distributed by lottery through a military contractor ticket agent in Kuwait. The program "is helping soldiers who would otherwise have a tough time," Sgt. Talbott said. One soldier who paid for a trip home to Prineville, Ore., out of his own pocket was Pfc. Jered Meadows, an infantryman returning to Baghdad this morning on a flight out of BWI. "It would have been nice" to get a free airline ticket, he said. Nevertheless, he said the \$300 he paid for a round-trip ticket was worth it. "Everybody is really excited to be home," he said. An average of 470 service members have arrived daily for the rest and relaxation trips during November, with the rate picking up for Christmas. The airlines, which transfer donated frequent-flier miles from their computer records to the military contractor, played a crucial role. "We contacted all the airlines that fly to BWI," said Heather Moeder Molino, spokeswoman for Mr. Ruppersberger. "First we got Delta, and it's taken off from there." Other airlines that have donated frequent-flier miles or allowed their customers to donate them include American Airlines, Southwest Airlines and US Airways. American Airlines donated 10 million miles on Veterans Day. Others have matched miles donated by customers. "We're getting more and more every day," Mrs. Moeder Molino said. "When we first started we thought we could help a few troops." Even the organizers are surprised by the response. Word of the campaign spread through news accounts, the Internet and radio and television talk shows.

The financial institution MBNA donated a Hero Miles ad on the back of its NASCAR race car. America Online put a link to the Web site on its welcome page. Employees of the film studio Dreamworks last week donated a half-million miles.

Organization Briefs Guard, Reserve on Re-Employment Rights

By Master Sgt. Bob Haskell, USA, Special to American Forces Press Service

ARLINGTON, Va., Dec. 16, 2003 — Bobby Hollingsworth calls it "closing the loop." The executive director of the National Committee for Employer Support of the Guard and Reserve, commonly referred to as ESGR, is referring to how that organization is taking its message to members of the National Guard and other reservists serving in Kuwait and Iraq. Hollingsworth is a retired Marine Corps Reserve two-star general, and he knows a thing or two about communicating with military people, who are dealing with the stresses of life in a combat zone and concerns about what is going on back at home. The ESGR message has to do with their civilian re-employment rights when they return to this country. ESGR representatives are explaining those rights, as stated in the 1994 Uniformed Services Employment and Reemployment Rights Act, to Guard and Reserve troops who are headed home. "We want these people to know what their rights are, and how we can help them. We believe the best place to tell them is in Kuwait, and even Iraq, while they are preparing to return to their homes," said Air National Guard Master Sgt. Bob Krenke, an ESGR National Committee spokesman. "It is a good way to get to the people when they are most concerned about re-employment issues," Krenke added. "There are a lot fewer distractions over there than there are when they get to this country, when they are a lot more interested in being with their families than they are in sitting through a bunch of briefings." ESGR, which was established in 1972, first went forward to places like Camp Arifjan near Kuwait City last July. Two dozen representatives have explained re-employment rights to troops at four camps since then, Krenke said. "This program started as an experiment, and the experiment worked," added Krenke, who helped train the initial representatives. "Our ESGR people over there know they're doing something important." The representatives are telling the reserve component troops about their basic re-employment rights when they return to their civilian lives. They are also telling the reservists that the employment and re-employment rights act applies to all employers, regardless of the size of their business, and that it protects most part-time and probationary positions. These are some of the law's key provisions for returning service members, according to the National Guard Almanac:

- They are entitled to prompt re-employment.
- They are entitled to seniority and seniority- related benefits, including pensions, status and rate of pay, as if they were continuously employed during their military absence.
- They are entitled to immediate reinstatement of health insurance for themselves and previously covered dependents.
- They are entitled to training or retraining by their employer if necessary to qualify them for reemployment.
- If they are disabled while on military duty, or if a disability is aggravated by military service, employers must make reasonable efforts to accommodate the disability.
- If their period of service was for 181 days or more, they are protected from discharge, except for cause, for one year.
- If their service was for 31-181 days, the period of protection from discharge is 180 days.

The law sets a five-year cumulative limit on the amount of military service Guard and reserve members can perform and retain re-employment rights with a given employer. A new employer means a new five-year limit. There are exceptions for people who cannot be released within five years or whose initial training lasts longer than that time. The act limits service members to specific periods of time for returning to their civilian jobs depending on the duration of their service:

- Up to 30 days: Report back to work for the next regularly scheduled shift the day after release from the military, to include safe travel home and eight hours of rest.
- 31-180 days: Apply for reemployment within 14 days after release.
- 181 days or more: Apply for reemployment with 90 days after release.
- If hospitalized or convalescing from an injury or illness, the limit may be extended for up to an additional two years.

(Army Master Sgt. Bob Haskell is assigned to the National Guard Bureau.)

TRICARE

Important Telephone Numbers

TRICARE FOR LIFE 1-888-363-5433

> PHARMACY 1-877-363-6337

NATIONAL MAIL ORDER PHARMACY 1-866-363-8667

TRICARE
PRIME REMOTE
1-888-363-2273

TRICARE DENTAL 1-888-622-2256 (Enrollment) 1-800-866-8499 (Information)

> REGION 1 NORTH EAST 1-888-999-5195

REGION 2 MID - ATLANTIC 1-800-931-9501

REGION 3 SOUTHEAST 1-800-444-5445

REGION 4 GULF SOUTH 1-800-444-5445

REGION 5 HEARTLAND 1-800-941-4501

REGION 6 SOUTHWEST 1-800-406-2832

REGION 7/8 CENTRAL 1-888-874-9378

REGION 9 SOUTHERN CALIFORNIA 1-800-242-6788

REGION 10 GOLDEN GATE 1-800-242-6788

REGION 11 NORTHWEST 1-800-404-4506

TRICARE Dental Program Monthly Premiums To Change January 2004

1.7 Million Members Receive Dental Benefits Through Government-Funded Program

Harrisburg, PA (December 4, 2003) - TRICARE Dental Program (TDP) enrollees will notice an increase in their monthly premiums beginning January 2004. The new rates are effective on February 1, 2004; however, since premiums are collected one month in advance, TDP enrollees will notice the change in their January 2004 billing statement, payroll allotment or deduction. The new monthly premium rate for eligible family members of Active Duty, and Reservists on active duty for more than 30 consecutive days, will be \$9.07 for a single enrollment and \$22.66 for a family enrollment. Premiums for members of the Selected Reserve and Individual Ready Reserve (Special Mobilization Category) will be \$9.07 for a single enrollment. Members of the Individual Ready Reserve (Other than Special Mobilization Category), their eligible family members, and the eligible family members of the Selected Reserve (not on active duty) will pay a new monthly rate of \$22.68 for a single enrollment and \$56.66 for a family enrollment. Tom Harbold, United Concordia's TDP Senior Vice President said ''Despite the 2004 premium increase, the TDP continues to provide excellent value for members of the military community". Additional information about 2004 rates is available on United Concordia's Website, www.ucci.com, or by phoning the TDP Enrollment & Billing Department at 1-888-622-2256. United Concordia Companies, Inc., headquartered in Harrisburg, Pa., is the fifth largest dental insurer in the country with more than six million members worldwide. The company has administered the TRICARE Dental Program and its predecessor, the TRICARE Family Member Dental Plan for the Department of Defense since 1996. In 2002, the company processed almost 11 million claims and paid more than \$760 million in dental benefits.

TRICARE AND MAILING LIST INFO -

- 1. DOD Worldwide TRICARE Information Center (Toll-Free) 1-888-DoD-LIFE (363-5433), 1-877-DoD MEDS (363-6337) or 1-888-DoD-CARE (363-2273). Operating Hours: Monday through Friday, 8:00 a.m. to 8:00 p.m. (ET) (excluding federal holidays).
- 2. Want to receive only TRICARE For Life Information? Send a message to <a href="https://dx.ncbi.nlm.nih.google-nessag
- 3. To get TRICARE answers, assistance via E-mail, send your message to mailto:TRICARE_Help@AMEDD.ARMY.MIL or mailto:QUESTIONS@tma.osd.mil
- 4. To be automatically removed from this mailing list, send a message to Health-OFF@PASBA2.AMEDD.ARMY.MIL (subject/body may be left blank).
- 5. To be automatically added to this mailing list, send a message to Health-ON@PASBA2.AMEDD.ARMY.MIL (subject/body may be left blank).
- 6. Report mailing list problems to POSTMASTER@PASBA2.AMEDD.ARMY.MIL

Temporary Reserve Health Care Program

KEY POINTS:

The provisions of the Temporary Reserve Health Care Program enhance access to care for our Reserve Component (RC) Service members and their families and ultimately, improve our readiness as a fighting force.

By law, Section 702 will be effective upon implementation of an enrollment process and other administrative actions. Members will be eligible to enroll themselves and their family members at that time. This benefit will be available for persons not eligible for employer-provided coverage, or who are eligible unemployment compensation recipients. We are in the process of recording and collecting health care data to determine the appropriate premium rate for coverage for those RC members and their families eligible for premium-based TRICARE coverage. We will build on existing mechanisms for determining eligibility, enrolling members in TRICARE and delivering health care services. Under Sections 703 and 704, some RC sponsors and family members may be eligible for reimbursement of health care costs incurred before the temporary program is implemented. For this reason, the Department of Defense encourages families whose sponsors are deployed in support of a contingency operation to save their health care receipts, claims and the explanation of benefits forms for dates of service from Nov. 6, 2003.

By law, the total cost of expenditures for implementing **Sections 702, 703 and 704** is limited to \$400 million. We are establishing mechanisms to accurately track and account for all expenditures to ensure that the Department is in compliance with the law. Personnel and Readiness will ask the Services to identify by mid-January 2004, individuals who will serve as full-time RC Beneficiary Counseling and Assistance Coordinators (BCACs) in each of the 11 TRICARE regional offices. The RC BCACs will attend the TRICARE Fundamentals Course to gain an understanding of the unique challenges faced by RC families and will serve as advocates and problem solvers for RC sponsors and family members needing assistance understanding their health care options or using the TRICARE benefit.

BACKGROUND:

The recently enacted Emergency Supplemental Appropriations Act and the National Defense Authorization Act for Fiscal Year 2004 authorized temporary health care benefits

and TRICARE sponsors and Several of the effective Nov. 6, Dec. 31, 2004, r e q u i r e procedures and they become expenditures 2004 may not million specified these programs.



eligibility for RC family members. new benefits are 2003 through whereas others implementing systems before available. Total during Fiscal Year exceed the \$400 by Congress for

TRICARE
Important
Telephone Numbers

TRICARE Pacific

Alaska & Hawaii 800-242-6788

> WESTPAC 888-777-8343

Latin America & Canada 888-777-8343

Puerto Rico & Virgin Islands 888-777-8343

Europe 888-777-8343

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PHARMACY 1-877-363-6337

NATIONAL MAIL ORDER PHARMACY 1-866-363-8667

TRICARE
PRIME REMOTE
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TRICARE DENTAL
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1-800-866-8499 (Information)

REGION 1 NORTH EAST 1-888-999-5195

REGION 2 MID - ATLANTIC 1-800-931-9501

REGION 3 SOUTHEAST 1-800-444-5445

REGION 4 GULF SOUTH 1-800-444-5445

REGION 5 HEARTLAND 1-800-941-4501

REGION 6 SOUTHWEST 1-800-406-2832

REGION 7/8 CENTRAL 1-888-874-9378

REGION 9 SOUTHERN CALIFORNIA 1-800-242-6788

REGION 10 GOLDEN GATE 1-800-242-6788

REGION 11 NORTHWEST 1-800-404-4506

KEY PROVISIONS UNDER THE NEW LEGISLATION INCLUDE:

Section 701: Medical and Dental Screening and Care for Members of Ready Reserve Alerted for Mobilization Authorizes medical and dental screening and care in advance of mobilization. Guidance will be issued from OSD to Service Secretaries, alerting them to new provisions and providing implementing instructions. Members of Ready Reserve will be notified of eligibility for medical/dental screening coincident with notification of impending activation. There will be no charge to the member for any screening or care provided.

Section 702: Coverage for Ready Reserve Members under TRICARE This section introduces premium-based TRICARE coverage for persons not eligible for employer-provided coverage, or who are eligible unemployment compensation recipients. To speed implementation, we plan to build on existing TRICARE mechanisms: Using the TRICARE regional contractors to determine eligibility and collect premiums. Defense Enrollment Eligibility Reporting System (DEERS) to record eligibility. TRICARE regional contractors to educate and enroll beneficiaries in TRICARE options. Military facilities and civilian network providers to deliver health care services. TRICARE regional contractors to process health care claims. Coverage would be effective when the member enrolls and pays premium. Implementation timeline will be determined based on time needed to modify contracts and systems and establish implementing rules and procedures.

Section 703: Earlier Eligibility Date for TRICARE Benefits for Members of Reserve Components This section makes TRICARE coverage effective on the date a reservist received a delayed-effective-date order for activation. Guidance will be issued from OSD to Service Secretaries, alerting them to new provisions and providing implementing instructions. Upon issuance of a delayed-effective-date order, Service will transmit eligibility records to DEERS, and Regional TRICARE contractor will initiate education and enrollment activities for affected individuals - Service member and family. We will rely on established practice and procedure to extent practicable - but will need to modify DEERS to record eligibility and track expenditures for this benefit. Coverage is effective with issuance of qualifying orders after November 6. Changes to DEERS will need to be implemented.

Section 704: Temporary Extension of Transitional Health Care Benefits This section changes the period for receipt of transitional health care benefits from 60 or 120 days to 180 days for eligible beneficiaries. Guidance will be issued from OSD to Service Secretaries, alerting them to new provisions and providing implementing instructions. DEERS will be modified to reflect extended transitional health care benefit. The extension to 180 days is applicable to all persons eligible for the transitional benefit - this includes reservists being deactivated after contingency call-up, other involuntary separations, and separations following retention in support of contingency mission. Extensions are effective for persons deactivated/separated on or after November 6, and are to be implemented as soon as DEERS can be modified. While DEERS modifications are being made, members and their dependents will already be receiving these benefits under their previous 60 or 120 day benefit.

Section 705: Assessment of Health Care Needs of Reserves This section requires GAO to conduct a comprehensive assessment of the health care needs of reservists, incorporating information about the benefits included in the FY 2004 National Defense Authorization Act, and to report to Congress by May 1, 2004.

Section 706: Limitation on FY 2004 Outlays for Temporary Reserve Health Care Programs This section prescribes a limitation of \$400 million on FY 2004 outlays for the benefits authorized in **Sections 702, 703, and 704**. Adherence to this limitation will entail careful tracking of outlays as they occur. DoD will adhere to the \$400 million limitation in FY 2004 to avoid an Anti-Deficiency Act violation

Section 707: TRICARE Beneficiary Counseling and Assistance Coordinators for Reserve Component Beneficiaries Reserve components will appoint beneficiary counseling and assistance coordinators to support reserve component members. Policy guidance to Services will be issued shortly. This support will be part of an information campaign to inform affected members and families about the new provisions and how to use their benefits. The transition to new TRICARE regions will enhance support for reserve component members.

Section 708: Eligibility of Reserve Officers for Health Care Pending Orders to Active Duty Following Commissioning This section makes newly commissioned officers eligible for health care, pending orders to active duty, if the officer lacks other health coverage. Guidance will be issued to Services to implement this new provision. Individuals needing this coverage can be handled on a case-by-case basis.

STRATEGY:

Phase I: Provide awareness of the Temporary Reserve Health Care Program and plans for implementation.

Phase II: Provide guidance on policy, benefit, and eligibility.

Phase III: Provide implementation date and guidance for both claims processing and BCAC assistance.

Phase IV: Measure success of communications outreach through media, beneficiary and congressional inquires.

FOR MORE INFORMATION:

Start dates for each portion of the pilot program will be available online via the TRICARE Management Activity (TMA) Web site at www.tricare.osd.mil and the Reserve Affairs Web site at www.defenselink.mil/ra. TMA will also post news releases, frequently asked questions (FAQs) and updated fact sheets online and distribute public affairs guidance to provide timely information on the pilot program to all Reserve Component members and their families.

TRICARE
Important
Telephone Numbers

TRICARE Pacific

Alaska & Hawaii 800-242-6788

WESTPAC 888-777-8343

Latin America & Canada 888-777-8343

Puerto Rico & Virgin Islands 888-777-8343

Europe 888-777-8343

Family Readiness Air Guard Expanded Executive Council

Fisk Outwater - Chairman
Kathleen Flaherty
Terry Henderson
Janice Richardson
Deborah Dunlap - Recognition Committee
Martha Pasour - Youth Committee
Sarah Spivey - Youth Committee

Family Readiness office telephone numbers

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" Cell Phone: 980-721-4019

- DSN: 231-4239

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